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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known			
Application Number	10/743,616		
Filing Date	12/22/2003		
First Named Inventor	Jeff S. Eder		
Art Unit	3624		
Examiner Name			
Attorney Docket Number	VM - 61		

Examiner	Cite No.1	Document Number	Publication Date	Name of Patentee or .	Pages, Columns, Lines, Where
Initials*	No.	Number-Kind Code <sup>2 (f known)</sup>	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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<b>INFORMATION DISCLOSURE</b>	Filing Date	12/22/2003	_
STATEMENT BY APPLICANT	First Named Inventor	Jeff S. Eder	-
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Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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STATEMENT BY APPLICANT	Art Unit	3624	
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Japanose patent documents, the indication of the year of the reign of the Emperor must procede the serial number of the patent document. Stind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark hore if English language Translation is stratched.

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INFORMATION DISCLOSUR	Filing Date	12/22/2003
STATEMENT BY APPLICAN	T First Named Inventor	Jeff S. Eder
	Art-Unit	3624
(Uso as many shoots as necessary)	Examiner Name	
Sheet of	Attorney Docket Number	AR - 61

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
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			Application Number	10/743,616	
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Attorney Docket Number	VM - 61	

U.S. PATENT DOCUMENTS Name of Patentee or Publication Date MM-DD-YYYY Pages, Columns, Lines, Where Relevant Passages or Relevant Examiner Document Number No. Applicant of Cited Document Initiats\* Figures Appear Number-Kind Code<sup>2 (F known)</sup> <del>US-</del> 6,301,584 - B1 3 10-09-2001 Ranger, Denis US US-US-US-US-US. US-US-US-US-US-UŞ US-US-US-US-US

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Peperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless in control in a collection of information unless in control in the collection of information unless. Complete if Known Substitute for form 1449/PTO **Application Number** 10/743,616 INFORMATION DISCLOSURE Filing Date 12/22/2003 STATEMENT BY APPLICANT First Named Inventor Jeff S. Eder Art Unit 3624 (Use as many sheets as necessary) Examiner Name Attomey Docket Number Sheet AR - 61 of

		NON PATENT LITERATURE DOCUMENTS	
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	Application Number	10/743,616
INFORMATION DISCLOSURE	Filing Date	12/22/2003
STATEMENT BY APPLICANT	First Named Inventor	Jeff S. Eder
(Use as many sheets as necessary)	Art Unit	3624
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		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-Issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
N		Barua, Anitesh; Lee, C.H. Sophie; Whinston, Andrew, "The Calculus of Reengineering", August 1994	
5		Haesendonckx, Michel, "VBM - Value Driver Tree", June 8, 2005	
2		Chambers, Robert; Quiggins, John; "Resource Allocation and Asset Pricing", November 2002	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		First Named Inventor	Jeff S. Eder		
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	Art Unit	3624

Attorney Docket Number

AR - 61

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		NON PATENT LITERATURE DOCUMENTS	
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5		CAOUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, John Wiley and Sons	
5-		LOHR, STEVE, "Gates tries to inspire future techies", International Herald Tribune, March 2, 2004	<del>-</del>
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JL		Anonymous, "Survey: Too Clever by Half", The Economist, January 24, 2004	
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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(Use as many sheets as necessary)

Complete if Known

Application Number
Filing Date
First Named Inventor
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VM - 61

Examiner Cite Initials* No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant	
		Number-Kind Code <sup>2 (f known)</sup>			Figures Appear
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_1_		<sup>US-</sup> 5,237,946	08-17-1993	Kagami, Akari	·
		<sup>US-</sup> 5,128,861	07-07-1992	Kagami, Akari	
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.		US- 6,173,276	01-19-2001	Kant, Elain	
T		<sup>US-</sup> 6,112,188	08-29-2000	Hamett, William	
1		<sup>US-</sup> 6,134,536	10-17-2000	Shepherd, lan	

		FORE	IGN PATENT DOCU	MENTS		
Examiner Cite Initials* No.1	Foreign Patent Oocument	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages		
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1	Application Number			
INFORMATION DISCLOSURE	Filing Date	12/22/2003		
INFORMATION DISCLOSURE	First Named Inventor	Jeff S. Eder		
STATEMENT BY APPLICANT	Art Unit			
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Sheet 2 of 8	Attorney Docket Number	VM-61		

			U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Wher Relevant Passages or Relevan
		Number-Kind Code <sup>2 (7 known)</sup>			Figures Appear
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1		<sup>US-</sup> 5,802,501 - B1	9-1-1998	Graff, Richard A.	
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N	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, Foresman and Company	
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N	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, AI Expert	
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Signature		Considered	(/25/2001

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Sheet	4	of	8	Attorney Docket Number	VM - 61		

		NON PATENT LITERATURE DOCUMENTS	
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2	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; 1993; Wards Systems Group	
N	13	BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; McGraw Hill	
N	14	FAULKNER, TERRENCE; Applying options thinking to R&D valuation; 5/1/1996; Research Technology Manage	
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				Application Number			
INF	ORMATION	DIS	CLOSURE	Filing Dat	12/22/2003		
STA	TEMENT B	Y A	PPLICANT	First Named Inventor	Jeff S. Eder		
				Art Unit			
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Sheet	5	of	8	Attorney Docket Number	VM - 61		

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52	22	LIEBICH, KIM; How to value a bank; 8/1/1995; ABA Banking Journal	
N	23	BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer;	
N	24	MAXSON, MARK; Will you get your money's worth?, 5/1/1993, Financial Executive	
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N	29	PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; Credi	
N	30	LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business, 11	

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INF	ORMATION	DIS	CLOSURE	Filing Date	12/22/2003	
STA	TEMENT E	BY A	PPLICANT	First Named Inventor	Jeff S. Eder	
				Art Unit		
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5	31	HIRSCH, A. ETHAN, What's it worth?, 12/21/1992, Accounting Today, v6, number 24, p	
N	32	MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D 4/1/1997;MIT	
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2	34	Sveiby, Karl Erik & Mellander, Klas; Tango Learning Guide Version 2.1; 1994; Celemi	
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5~	41	BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 99, 09/99, Springer	
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SV	44	PFEFFER, AVI, "A Bayesian Language for Cumulative Learning", 2000, AAII.	
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D.	48	TISSEN, RENE, ANDRIESSEN, DANIEL, et al; The Knowledge Dividend, 2000, Prentice Hall	
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Signature		$\sim$ ()	Considered	1/25/2001

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First Named Inventor Jeff S. Eder

Art Unit

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